

Fill in this information to identify your case:

Debtor 1 Dennis M. Parastino
First Name Middle Name Last Name

Debtor 2 Julia A. Parastino
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: Eastern District of Pennsylvania

Case number 15-17909-JKF
(If known)

Check if this is:

- ☒ An amended filing
- ☐ A supplement showing post-petition chapter 13 income as of the following date:

 MM / DD / YYYY
- ☐ A separate filing for Debtor 2 because Debtor 2 maintains a separate household

Official Form 106J

FIRST AMENDED Schedule J: Your Expenses

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Your Household

1. Is this a joint case?

- ☐ No. Go to line 2.
- ☒ Yes. Does Debtor 2 live in a separate household?
- ☒ No.
- ☐ Yes. Debtor 2 must file a separate Schedule J.

2. Do you have dependents

☐ No

Do not list Debtor 1 and Debtor 2.

☒ Yes. Fill out this information for each dependent.....

Do not state the dependent's names.

Dependent's relationship to Debtor 1 or Debtor 2

Dependent's age

Does dependent live with you?

Daughter

16

☐ No
☒ Yes

Son

19

☐ No
☒ Yes☐ No
☐ Yes☐ No
☐ Yes☐ No
☐ Yes

3. Do your expenses include expenses of people other than yourself and your dependents?

☒ No
☐ Yes.

Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental *Schedule J*, check the box at the top of the form and fill in the applicable date

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on *Schedule I: Your Income* (Official Form B 6I.)

Your Expenses

4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.

4. \$ 3,144.00

If not included on line 4:

4a. Real estate taxes

4a. \$ 0.00

4b. Property, homeowner's, or renter's insurance

4b. \$ 0.00

4c. Home maintenance, repair, and upkeep expenses

4c. \$ 125.00

4d. Homeowner's association or condominium dues

4d. \$ 55.00

	5.	6.	6a.	6b.	6c.	6d.	7.	8.	9.	10.	11.	12.	13.	14.	15.	15a.	15b.	15c.	15d.	16.	17.	17a.	17b.	17c.	17d.	18.	19.	20.	20a.	20b.	20c.	20d.	20e.
Additional mortgage payments for your residence, such as home equity loans.	\$																																
Utilities:																																	
6a. Electricity, heat, natural gas																																	
6b. Water, sewer, garbage collection																																	
6c. Telephone, cell phone, Internet, satellite, and cable services																																	
6d. Other. Specify: <u>Internet</u>																																	
Food and housekeeping supplies																																	
Childcare and children's educational costs																																	
Clothing, laundry, and dry cleaning																																	
Personal care products and services																																	
Medical and dental expenses																																	
Transportation. Include gas, maintenance, bus or train fare. Do not include car payments.																																	
Entertainment, clubs recreation, newspapers, magazines, and books																																	
Charitable contributions and religious donations																																	
Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20.																																	
15a. Life insurance																																	
15b. Health insurance																																	
15c. Vehicle insurance																																	
15d. Other insurance. Specify: _____																																	
Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: <u>IRS Agreement for 2013 taxes</u>																																	
Installment or lease payments:																																	
17a. Car payments for Vehicle 1																																	
17b. Car payments for Vehicle 2																																	
17c. Other. Specify: _____																																	
17d. Other. Specify: _____																																	
Your payments of alimony, maintenance, and support that you did not report as deducted from you pay on line 5, Schedule I, Your Income (Official Form B 6I).																																	
Other payments you make to support others who do not live with you. Specify: _____																																	
Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income:																																	
20a. Mortgages on other property																																	
20b. Real estate taxes																																	
20c. Property, homeowner's, or renter's insurance																																	
20d. Maintenance, repair, and upkeep expenses																																	
20e. Homeowner's association or condominium dues																																	

21. Other. Specify: _____

21. \$ 0.00

22. Calculate your monthly expenses
22a. Add lines 4 through 21.
22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2.
22c. Add lines 22a and 22b. The result is your monthly expenses.

\$ 6,969.00

\$ 0.00

22. \$ 6,969.00

23. Calculate your monthly net income.
23a. Copy line 12 (*your combined monthly income*) from *Schedule I*.
23b. Copy your monthly expenses from line 22 above.
23c. Subtract your monthly expenses from your monthly income.
The result is your *monthly net income*.

23a. \$ 7,899.53

23b. -\$ 6,969.00

23c. \$ 930.53

24. Do you expect an increase or decrease in your expenses within the year after you file this form?:

For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification in the terms of your mortgage?

- ☒ No.
- ☐ Yes.

Explain here:

Fill in this information to identify your case:

Debtor 1	<u>Dennis</u>	<u>M.</u>	<u>Parastino</u>
	<small>First Name</small>	<small>Middle Name</small>	<small>Last Name</small>
Debtor 2 (Spouse, if filing)	<u>Julia</u>	<u>A.</u>	<u>Parastino</u>
	<small>First Name</small>	<small>Middle Name</small>	<small>Last Name</small>
United States Bankruptcy Court for the: <u>Eastern</u> District of <u>Pennsylvania</u>			
Case number (If known)	<u>15-17909-JKF</u>		

☒ Check if this is an amended filing

Official Form 106Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below

Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?

- ☒ No
- ☐ Yes. Name of person _____, Attach *Bankruptcy Petition Preparer's Notice, Declaration, and Signature* (Official Form 119).

Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.

X /S/ Dennis M. Parastino
Signature of Debtor 1

X /S/ Julia A. Parastino
Signature of Debtor 2

Date 06/21/2016
MM / DD / YYYY

Date 06/21/2016
MM / DD / YYYY